

Exhibit 24
(Redacted)
(Previously Filed Under Seal as Dkt. 510-22)

Message

From: Russ Schreiber [RussSchreiber@fico.com]
Sent: 3/26/2015 9:35:47 AM
To: Andy Moffat
CC: Mark Collingwood [MarkCollingwood@fico.com]; Larry Jacobson [LarryJacobson@fico.com]; Oliver Clark [OliverClark@fico.com]
Subject: RE: Licenses

It was done years ago ... in multi steps. Rough order of magnitude is [REDACTED]

You can pull up the contracts in pramata for precise answers

Russ Schreiber
m +1.917.214.2614

From: Andy Moffat
Sent: Thursday, March 26, 2015 9:24 AM
To: Russ Schreiber
Cc: Mark Collingwood; Larry Jacobson; Oliver Clark
Subject: RE: Licenses

Thanks Russ.

Can we get an idea of what the license cost for the ELA is and then we can try and work out a cost for Decision Simulator.

Can you also confirm if it's a perp or term (if term how many years?) and % for maintenance?

Thanks

Andy

From: Russ Schreiber
Sent: 26 March 2015 12:50
To: Andy Moffat
Cc: Mark Collingwood; Larry Jacobson; Oliver Clark
Subject: Re: Licenses



I'd sell them regional

Russ

m 917.214.2614

Sent from my phone

On Mar 26, 2015, at 8:28 AM, Andy Moffat <AndyMoffat@fico.com> wrote:

Thanks Russ, so to summarise there's no additional licensing costs for this except to included Decision Simulator – would that be a regional addition or global?

Would have thought regional to allow sales elsewhere if needed?

Cheers

Andy

From: Russ Schreiber

Sent: 26 March 2015 12:27

To: Andy Moffat

Cc: Mark Collingwood; Larry Jacobson; Oliver Clark

Subject: Re: Licenses

Chubb has global ela for blaze but no simulator

Russ

m 917.214.2614

Sent from my phone

On Mar 26, 2015, at 6:53 AM, Andy Moffat <AndyMoffat@fico.com> wrote:

Hi Russ,

Hope you are well?

Larry and Olly recently met with Chubb in London and we are looking to do some work with them:

1. Additional Blaze license for commercial property (European wide)
2. Check if they have Decision Simulator as part of the contract

Can you help here?

Happy to crack on but need sight of the existing commercials and contract terms.

Thanks

Andy

From: Oliver Clark
Sent: 25 March 2015 15:57
To: Andy Moffat
Cc: Mark Collingwood
Subject: FW: Licenses

More information for you Andy.

From: htonkin@chubb.com [<mailto:htonkin@chubb.com>]
Sent: 25 March 2015 15:54
To: Oliver Clark
Cc: davidgibbs@chubb.com
Subject: Re: Licenses

Yes, correct thanks Olly.

If your account exec can back to us ASAP with a pricing model that would be great as we need to seek funding for this.
Hint- don't make it too steep day one as it will make the business case in the future for global adoption less appealing ;-)

Cheers

Hamish

Hamish Tonkin

**Hamish Tonkin | CAH Global Enterprise Architect / APZ Architecture Authority | Chubb Insurance Company of Europe
SE**
Cottons Centre, Hays Lane, London, SE1 2QP UK | Direct Line: [0207 895 3435](tel:02078953435) | Mobile: [+44 \(0\)7500 063178](tel:+4407500063178)

On 25 Mar 2015, at 12:38, "Oliver Clark" <OliverClark@fico.com> wrote:

Thanks Hamish – I have forwarded this request to the FICO Account Executive for Chubb. I am assuming that this is purely to cover commercial property insurance, on a pan-European basis?

Regards,

Olly

From: htonkin@chubb.com [<mailto:htonkin@chubb.com>]

Sent: 24 March 2015 16:01

To: Oliver Clark

Cc: davidgibbs@chubb.com

Subject: Re: Licenses

Thanks Olly,

The usage would be policy admin system

Cheers

Hamish

Hamish Tonkin

Hamish Tonkin | CAH Global Enterprise Architect / APZ Architecture Authority | Chubb Insurance Company of Europe SE

Cottons Centre, Hays Lane, London, SE1 2QP UK | Direct Line: [0207 895 3435](tel:02078953435) | Mobile: [+44 \(0\)7500 063178](tel:+44(0)7500063178)

On 24 Mar 2015, at 16:00, "Oliver Clark" <OliverClark@fico.com> wrote:

Hello Hamish,

Good to meet you again, also.

I don't believe your current licence covers the usage of the Decision Simulator module, but let me check the contracts library. Blaze Advisor licenses are typically scoped by application area – could you please supply me with a description of the application(s) you would like to use this within?

Regards,

Olly

From: htonkin@chubb.com [<mailto:htonkin@chubb.com>]
Sent: 24 March 2015 09:57
To: Oliver Clark
Cc: davidgibbs@chubb.com
Subject: Licenses

Hi Oli,

good to meet up again.

Would you please be able to chase down whether we have Decision Simulator as part of our license agreement.

If not, can you please provide a high level cost for this component?

Many thanks

Hamish

Hamish Tonkin

Hamish Tonkin | CAH Global Enterprise Architect / APZ Architecture Authority | Chubb Insurance Company of Europe SE
Cottons Centre, Hays Lane, London, SE1 2QP UK | Direct Line: 0207 895 3435 | Mobile: +44 (0)7500 063178

 Please consider the environment before printing

Hamish Tonkin
CAH Global Enterprise Architect
Chubb Insurance Company of Europe SE
Cottons Centre, Hays Lane, London, SE1 2QP UK

T: +44 20 78953435 **F:**
M: +44 (0)7500 063178 **W:** www.chubb.com/uk **Twitter:** [@ChubbEurope](https://twitter.com/ChubbEurope)

Please be advised that with effect from 1 May 2015, Chubb Europe's registered offices and London correspondence address will move to One America Square, 17 Crosswall, London, EC3N 2AD. Our switchboard number will remain the same. Outside of London, our correspondence addresses will remain unchanged.

Choose certainty. Choose Chubb.

 Please consider the environment before printing

This email (which includes any attachments) is confidential and intended to be read only by the person(s) to whom it is addressed. It may also be legally privileged or exempt from disclosure under applicable law. If you have received this email in error, do not print it, forward it or disseminate or use it or its contents. In such an event, please notify the sender by return email (or by phone at the number shown above) and delete the email file immediately thereafter. Thank you for your cooperation.

CHUBB INSURANCE COMPANY OF EUROPE SE, a European company incorporated in England and Wales and registered under Company Number SE13. CHUBB MANAGING AGENT LTD, a company incorporated in England and Wales and registered under Company Number 7116876.

The above companies have their Registered Offices at: 106 Fenchurch Street, London EC3M 5NB, England. Main Number: +44 20 7956 5000. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. To view a list of all Chubb Group of Insurance Companies operating in the United Kingdom please visit our website: <http://www.chubb.com/international/uk/corporate/chubb11572.html>

We are now able to offer an encrypted email capability for secure communication purposes. If you wish to take advantage of this service or learn more about it, please email securemyemail@chubb.com

Fair Isaac Services Limited (Co. No. 01998476) and Fair Isaac (Adeptr) Limited (Co. No. 03295455) are registered in England and Wales and have a registered office address of Cottons Centre, 5th Floor, Hays Lane, London, SE1 2QP.

This email and any files transmitted with it are confidential, proprietary and intended solely for the individual or entity to whom they are addressed. If you have received this email in error please delete it immediately.

Hamish Tonkin
CAH Global Enterprise Architect
Chubb Insurance Company of Europe SE
Cottons Centre, Hays Lane, London, SE1 2QP UK

T: +44 20 78953435 F:

M: +44 (0)7500 063178 W: www.chubb.com/uk Twitter: [@ChubbEurope](https://twitter.com/ChubbEurope)

Please be advised that with effect from 1 May 2015, Chubb Europe's registered offices and London correspondence address will move to One America Square, 17 Crosswall, London, EC3N 2AD. Our switchboard number will remain the same. Outside of London, our correspondence addresses will remain unchanged.

Choose certainty. Choose Chubb.



Please consider the environment before printing

This email (which includes any attachments) is confidential and intended to be read only by the person(s) to whom it is addressed. It may also be legally privileged or exempt from disclosure under applicable law. If you have received this email in error, do not print it, forward it or disseminate or use it or its contents. In such an event, please notify the sender by return email (or by phone at the number shown above) and delete the email file immediately thereafter. Thank you for your cooperation.

CHUBB INSURANCE COMPANY OF EUROPE SE, a European company incorporated in England and Wales and registered under Company Number SE13. CHUBB MANAGING AGENT LTD, a company incorporated in England and Wales and registered under Company Number 7116876.

The above companies have their Registered Offices at: 106 Fenchurch Street, London EC3M 5NB, England. Main Number: +44 20 7956 5000. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. To view a list of all Chubb Group of Insurance Companies operating in the United Kingdom please visit our website: <http://www.chubb.com/international/uk/corporate/chubb11572.html>

We are now able to offer an encrypted email capability for secure communication purposes. If you wish to take advantage of this service or learn more about it, please email securemyemail@chubb.com

Fair Isaac Services Limited (Co. No. 01998476) and Fair Isaac (Adeptr) Limited (Co. No. 03295455) are registered in England and Wales and have a registered office address of Cottons Centre, 5th Floor, Hays Lane, London, SE1 2QP.

This email and any files transmitted with it are confidential, proprietary and intended solely for the individual or entity to whom they are addressed. If you have received this email in error please delete it immediately.

Hamish Tonkin
CAH Global Enterprise Architect
Chubb Insurance Company of Europe SE
Cottons Centre, Hays Lane, London, SE1 2QP UK

T: +44 20 78953435 **F:**

M: +44 (0)7500 063178 **W:** www.chubb.com/uk **Twitter:** [@ChubbEurope](https://twitter.com/ChubbEurope)

Please be advised that with effect from 1 May 2015, Chubb Europe's registered offices and London correspondence address will move to One America Square, 17 Crosswall, London, EC3N 2AD. Our switchboard number will remain the same. Outside of London, our correspondence addresses will remain unchanged.

Choose certainty. Choose Chubb.



Please consider the environment before printing

This email (which includes any attachments) is confidential and intended to be read only by the person(s) to whom it is addressed. It may also be legally privileged or exempt from disclosure under applicable law. If you have received this email in error, do not print it, forward it or disseminate or use it or its contents. In such an event, please notify the sender by return email (or by phone at the number shown above) and delete the email file immediately thereafter. Thank you for your cooperation.

CHUBB INSURANCE COMPANY OF EUROPE SE, a European company incorporated in England and Wales and registered under Company Number SE13.
CHUBB MANAGING AGENT LTD, a company incorporated in England and Wales and registered under Company Number 7116876.

The above companies have their Registered Offices at: 106 Fenchurch Street, London EC3M 5NB, England. Main Number: +44 20 7956 5000. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. To view a list of all Chubb Group of Insurance Companies operating in the United Kingdom please visit our website: <http://www.chubb.com/international/uk/corporate/chubb11572.html>

We are now able to offer an encrypted email capability for secure communication purposes. If you wish to take advantage of this service or learn more about it, please email securemyemail@chubb.com